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Verbal Telecard Inc. dba VTC P.S.C. NO 1 TELEPHONE Effective Date: 12/25/2013

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Section: 12

Section 12.1 - Billing Name and Address Service (Cont'd)

- 12.1 Billing Name and Address Service (Cont'd)
 - 12.1.3 Rate Regulations (Cont'd)
 - (C) Where the recorded message detail is sufficient to determine a message is an intrastate message, the rates set forth in the rate section, following, apply to each such message.

Usage for which the recorded message detail is insufficient to determine jurisdiction will be prorated by the Telephone Company between interstate and intrastate.

The percentages provided in the reports as set forth in 12.1.2(E) preceding will serve as the basis for prorating the charges. The intrastate charges are determined as follows: For usage sensitive (i.e. requests or messages processed) chargeable rate elements, multiply the intrastate percent times actual use times the stated tariff rate.

- (D) When a customer cancels an order for BNA Service after the order date, the Service Establishment Charge applies.
- (E) Rates:

Note: At the present time, the Company is providing prepaid calling card services and prepaid ANI (Automatic Number Identification services). The company does have a service establishment charge or query charge per telephone number, since these are not services available on currently provided services.